

in having been burned out, are to-day in a good position and doing a prosperous business, simply because they had prudence and business foresight enough to know the risk of loss they ran by fire and guard against it by adequate insurance.

Cheap insurance is usually dear insurance. No good reliable company ever goes in for low, cut-throat rates, and if any company offers them, you may depend upon it that their responsibility is about on a par with their rates. Always remember that in insurance, low rates should not be so much an object as getting it placed with some first-class and thoroughly reliable company, who not only are able to pay their losses, but to pay them without higgling, or being forced to do so by law.

If possible, put all your insurance in *one* company, and don't break it up if you can help it. If you do insure in more than one company, however, be sure and see that all your policies are concurrent; that is, that as to description and proportion of property they all read alike. Such an arrangement will be found of the very greatest service in case of loss by fire.

In conclusion, we cannot urge upon our readers too strongly the importance of being fully insured against loss by fire, and we think that most of them will agree with us that it should not be neglected. If this be conceded—How do you stand yourself?

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## CORRESPONDENCE.

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NORWICH, March 11, 1886.

TRADER Publishing Co.:

GENTS,—By all means publish "Excelsior's" articles. I would like to give them to my apprentice and wish to keep my own numbers for the other matter.

Yours etc.,

J. HOLTON ROBINSON.

BOTHWELL, March 16, 1886.

TRADER Publishing Co.:

DEAR SIR,—THE TRADER is a welcomed visitor every month and your offer in editorial of last issue would make it a valuable work to every practical watchmaker. I hope it will be appreciated.

Yours respectfully,

D. H. CUNNINGHAM.

PORT HOPE, March 6, 1886.

Editor TRADER :

DEAR SIR,—I for one desire the republication of "Excelsior on Watchmaking." I have read "Excelsior's" treatise on Watchmaking with a great deal of interest and am sure the trade will be profited by it.

Very respectfully,

J. S. SMITH.

QUEBEC, March 15, 1886.

THE TRADER Publishing Co., Toronto :

GENTLEMEN,—Have read just this day of your *splendid* offer to we retailers and do at once write you to say that I for one would be delighted to see "Excelsior on Watchmaking" in your splendid trade paper.

Yours respectfully,

C. ROUTIER, *Horloger et Bijoutier.*

50 et 52, Cote Lamontagne.

TORONTO, March 8, 1886.

Editor TRADER :

DEAR SIR,—I have read with much interest some of "Excelsior's" articles and should very much like to see all of those on Watchmaking published in the TRADER.

I believe it would increase the already deserved popularity of the TRADER.

Yours respectfully,

N. W. SPELLER.

PALMERSTON, March 4, 1886.

Editor TRADER :

DEAR SIR,—I for one of the many readers of THE TRADER would like very much to see a reprint of "Excelsior on Watchmaking." I find THE TRADER of great benefit to me in keeping me posted on changes in style of goods and other things pertaining to the jewelry trade.

Yours respectfully,

R. CROSKERY.

FOREST, March 8, 1886.

Editor TRADER :

SIR,—If "Excelsior's" article on Watchmaking is an article on watch repairing I should very much like to have you reproduce it in the TRADER; if on watchmaking I think your space is much better filled as you are doing now. THE TRADER is always welcome with me.

Yours etc.,

G. M. VANVALKENBURG.

72 Sparks St., OTTAWA, March 12, 1886.

Editor TRADER :

DEAR SIR,—I would be greatly obliged to you if you would send me THE TRADER. I look forward to seeing it every month and find it boss reading. I don't know the price of subscription, but would gladly pay whatever it is. I would like to see "Excelsior's" work published.

Yours etc.,

W. G. YOUNG.

CHARLOTTETOWN, P.E.I., March 10, 1886.

TRADER Publishing Co., Toronto:

GENTLEMEN,—I am of opinion that the publication of the articles referred to would be of benefit to the trade generally, and also would like to see them in THE TRADER on the ground that although we cannot drive the botch out of the trade, we may assist to make him a better workman.

Yours respectfully,

E. W. TAYLOR.

RODNEY, March 8, 1886.

THE TRADER Publishing Co., Toronto :

GENTS,—I received THE TRADER for March. In regard to the articles of "Excelsior on Watchmaking," I would very much appreciate the republication of same. I have been read-